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(56) Documents Cited

EP 0813175 A2 WO 98/32260 A1 WO 97/50207 A1
WO 97/29416 A2 US 5809143 A

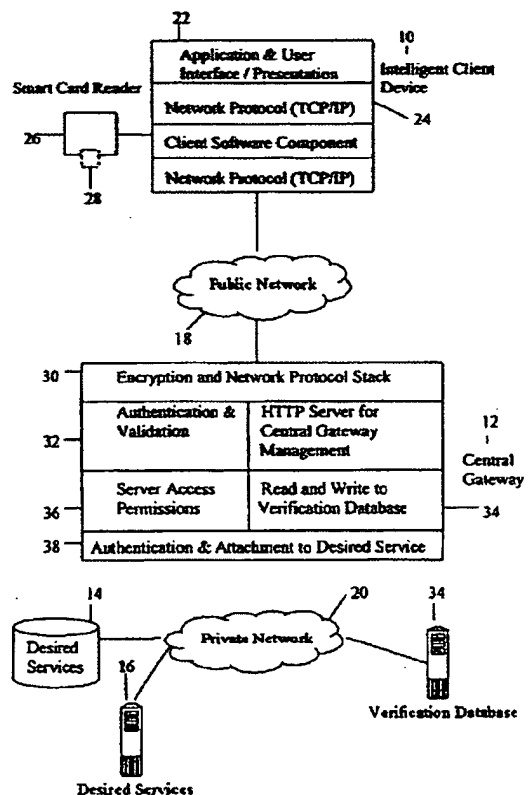
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(54) Abstract Title

System for communicating over a public network

(57) A system for communicating with a remote service over a public network 18, such as the Internet, includes a client device 10 with a memory card 28 or the like, a card reader 26 and a public network communication device such as a personal computer or television, and a processor unit, such as a central gateway 12, which is located remotely from the client device. The memory card includes user details which are transmitted by the client device to the processor unit, and may be encrypted. The card reader may activate communication with the processor unit upon insertion of the memory card, which may be a smart card or magnetic card. The processor unit may determine which of a plurality of services 14, 16 a user is authorised to access. The system provides for secure communication without burdening the user with encryption or authorisation tasks.



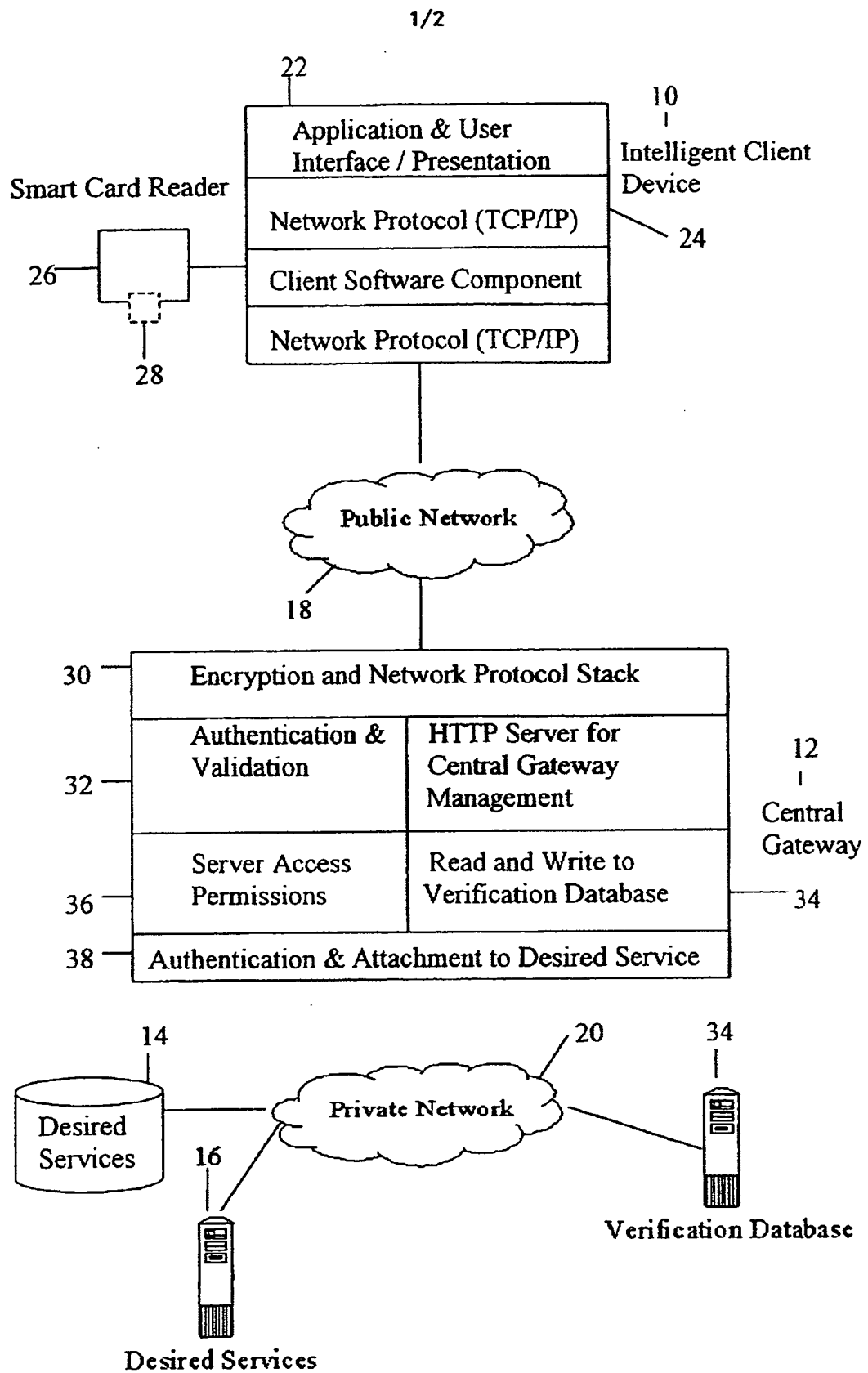


Fig 1

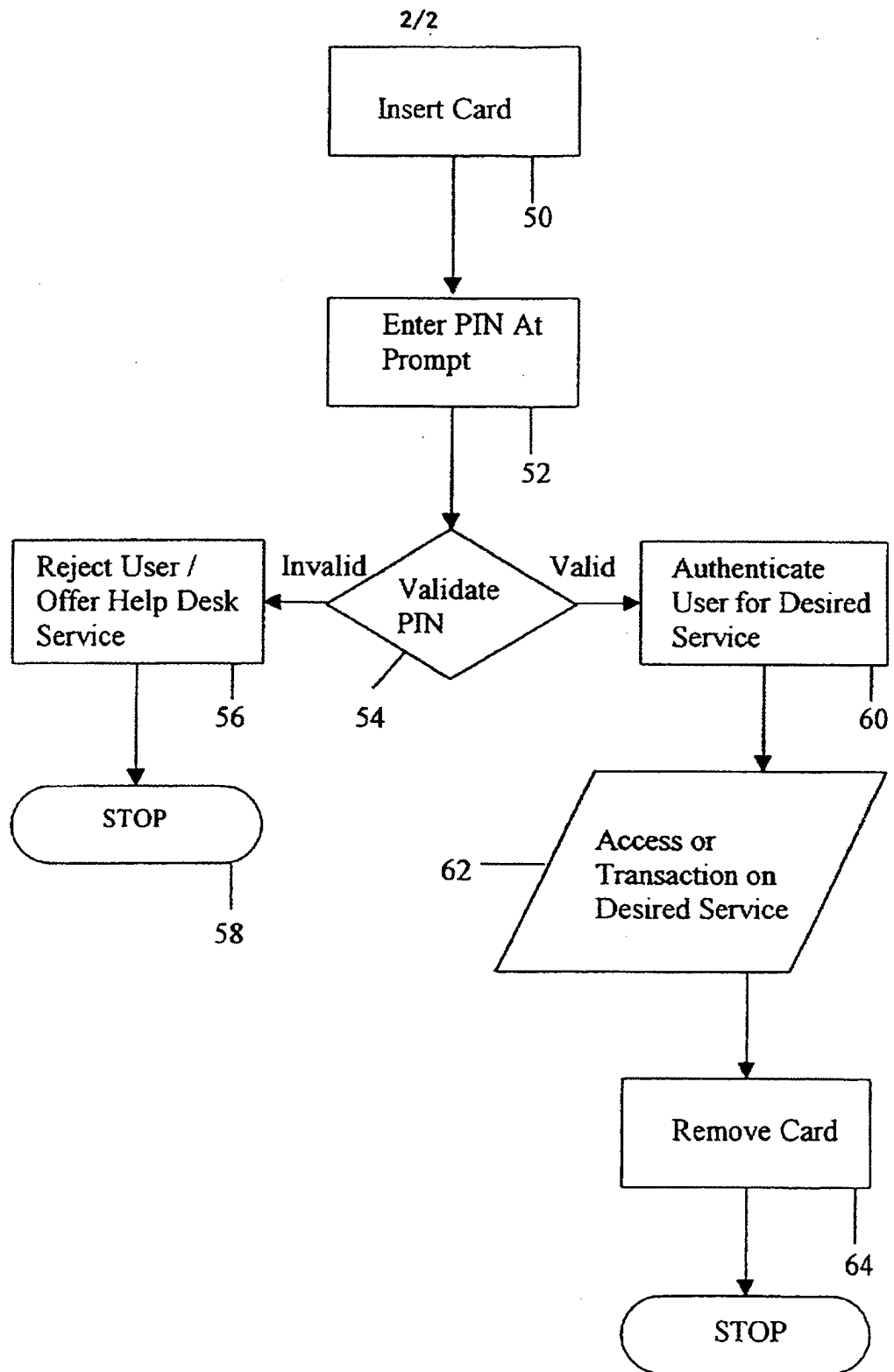


Fig 2

SECURITY SYSTEM

The present invention relates to a security system, for use for example in accessing remote services such as on the Internet.

5 With the advent of modern technology, a growing number of transactions are being carried out by the user across insecure networks. These can be, for example, transactions involving confidential data and money for payment or investment. With such transactions there are problems with security, fraud and so on. Various security systems have been devised, such as use of personal identification numbers, encryption of
10 transmissions. While these systems usually work well for the particular environment for which they have been designed, they can be a nuisance to use and can be difficult or expensive to implement for a new service provider.

Systems have also been developed for Internet use. These systems concentrate on
15 authentication of the user and then, once this has been established, provide for un-encrypted connection to the service. When particular transactions are undertaken, the service determines whether encryption is necessary, for example to secure credit card details. Other solutions require entry of credit card details for each transaction. These systems inevitably must provide a balance between security and user convenience as the
20 encryption mechanisms used cause additional work for and complication to the user.

The present invention seeks to provide an improved security system.

According to an aspect of the present invention, there is provided a security system for
25 communicating with a remote service over a public network including a user card or other memory device, a user located card or memory device reader, a user located public network communication device and a processor unit located remotely from the user located public network communication device, wherein the user card includes user details and the user located public network communication device is operable to transmit the
30 user details to the processor unit.

Advantageously, the processor unit is operable to carry out encryption between it and the user and to provide to the user a transparent path to the service. Thus, the user need not be aware of any security steps taken or any encryption system used, this being carried out by the card reader and the processor unit or central gateway.

5

The card may be any suitable device which can store user information and, preferably, encryption data. The card, can for example be a smart card, a magnetic card such as a credit/debit card or store loyalty card or any other suitable device. In addition to the card, the user may be required to input a secret identification code, such as an
10 identification number.

In the preferred embodiment, the system provides for the user to insert the card into his/her card reader and to initiate the connection to the processor unit or central gateway. Once the connection is made, the processor unit obtains the relevant data from the card
15 and upon verification by the identification code, allows the user access to the authorised service without any intermediate tasks, such as requirements to encrypt or decrypt transmitted data, to provide other user details and, where appropriate account or payment details. Thus, as with the preferred embodiment, all communications between the processor unit and the user can be encrypted, without the user necessarily being aware of
20 or involved in this encryption. The communication between the user and the processor unit can therefore be totally secure yet without user inconvenience.

25

Advantageously, communications between the service and the processor unit, which are preferably carried out via a secure link, need not be encrypted.

The splitting of the encryption from the service results in being able to provide a dedicated encryption device, the processor unit, which can therefore be designed to maximise encrypted communication efficiency. Typically, encryption of all communications from the service unit is not practicable because the service unit is not
30 designed for such a task and even if it were it would result in a loss of efficiency in providing the service itself.

In the preferred embodiment, the processor unit is also able to determine which of a plurality of services the user is authorised to access and/or the level of access such as spending limit, and to control access to the service or relevant service on this basis. It
5 can also or alternatively undertake transactions against an account identified by the card.

An embodiment of the present invention is described below, by way of example only, with reference to the accompanying drawings, in which:

10 Figure 1 is a schematic diagram of an embodiment of security system coupled to a processor unit or central gateway and a service; and

Figure 2 is a flow chart of an example of validation routine for use with the system of Figure 1.

15

Referring to Figure 1, the embodiment of security system shown is designed for communications through the Internet or a similar public network.

The system includes an intelligence client device 10, which may be a personal computer,
20 television, or any other suitable device which can communicate with a remote system. A processor unit, in this example a central gateway 12 is coupled between the client device 10 and one or more service units 14.

25 Communication between the client device 10 and the central gateway 12 is, in this embodiment, via a public network 18 such as the Internet. Communication between the central gateway 12 and the service units 14, 16 is, on the other hand, via a private network 20 which cannot be accessed by the public.

The client device 10 is provided with an application and user interface 22; which can be
30 the usual computer devices such as monitor, keyboard and software in the case that it is a personal computer; the screen and a suitable keyboard or keypad in the case that the

device 10 is a television or any other suitable device. The device 10 could also be a portable telephone with suitable display and keypad.

The device 10 also includes suitable network protocol 24 for allowing communication to
5 the gateway 12 through the chosen network 18 or other public transmission medium.

The device 10 also includes a card reader 26 designed for reading the card-type chosen for the system and a card 28 which is specific to that user. The card 28 could be a smart card or magnetic card of the types well known or any other portable memory device. It
10 is envisaged that the card 28 could have other functions in addition to the security function for this system, for example it could also be a credit/debit card, store loyalty card and the like.

The card 28 has stored thereon one or more user identifiers, one or more encryption keys
15 and the desired service information, that is details of the service to which the user wants access. His/her level of authorisation in the service and so on will be determined by the central gateway 12.

The card reader 26 is designed, in the preferred embodiment, to be able to detect the
20 insertion of the card 28 thereinto and in response to such insertion to commence immediately communication with the gateway 12 via the client device 10.

The central gateway 12 includes an encryption and network protocol stack 30 designed to allow communication via the chosen public network 18 and to provide encryption of all
25 communications between itself and the client device 10. It also includes an authentication and validation unit 32 for authenticating the client data from the client card 28. The authentication and validation unit 32 is coupled to a verification database 34 of the gateway 12 in which is stored the identification data of all the users registered for the services 14,16. The database 34 may be provided either within the gateway 12 or in a
30 remote database 34' accesses through secure network 20.

The authentication and validation unit 32 is also coupled to server access permission unit 36 designed to control the type of access to the service units 14,16 in dependence upon the user's authority.

- 5 Also provided in the gateway 12 are a typical HTTP server for management of the gateway 12 and an authentication and attachment unit 38 for communicating with the desired services 14,16 and with any remote verification database 34'.

The central gateway 12 is designed specifically for encrypting all communications over
10 the public network 18 and for carrying out the authentication procedure.

The operation of the this embodiment will now be described with reference to Figure 2.

- Insertion 50 of the card 28 into the card reader 26 prompts the card reader 26 to
15 commence automatically the connection to the gateway 12. For this purpose, card reader 26 activates a software component in the device 10 to establish a communication link with the gateway 12 on the basis of information stored on the card 28 about the location on the Internet and access details of the gateway 12.

- 20 When a connection with the gateway 12 is established, the gateway 12 requests the user's personal identification code which is then inputted 52 at a suitable prompt on the user interface 22.

- Validation 54 of the user's details and identification code is carried out either internally
25 of the gateway 12, by the units 32 and 34, or externally at the verification database 34'.

- If the gateway 12 determines 54 that the user's identification code is invalid, the user is rejected 56 and the connection is cut 58. On the other hand, if it is determined 54 the user's identification code is valid, the gateway 12 determines 60 the desired service 14,
30 16 and level of service to be provided and connects 62 to the desired service unit 14, 16.

During the connection to the desired service 14, 16, all data transfers between the gateway 12 and user device 10 are encrypted on the basis of the encryption keys on the user's card 28 and within verification database 34, while all data transfers between the gateway 12 and the service units 14, 16 through the private network 20 are not encrypted
5 for ease of access and for increased efficiency. In practice, the user will not be aware of the encryption between him/her and the gateway 12 as this will be carried out as a background task. Moreover, the user will not need to re-confirm his/her identity or financial details as these will be provided by the card 28 or gateway 12.

10 The gateway 12, in some embodiments, records the activities of the client, such as transaction details, either within the gateway 12 or in a remote memory accessed via a private network.

Disconnection from the services 14, 16 is, in this embodiment, effected simply by
15 removing 64 the card 28 from the card reader 26.

Thus, connection is made by a simple two step process of inserting the card 28 into the reader 26 and entering the user identification code and disconnection is effected by removing the card 28 from the card reader 26. The user is not involved in any other
20 authentication or encryption process and need not re-enter personal details.

This system can be used for any remote service, including business to consumer (in which case the card could be designed also to function as a store or credit card), business to business (for example for transactions on account) and for internal networking (where
25 the activity of staff, for example, needs to be secured).

It will be apparent from the above that the system can provide simple but absolutely secure access to a remote service. Moreover, by identifying the user to the desired service, user access can be customised. By removing the need for entry of account
30 details, transactions into the desired service become quicker and less risky for the user's perspective.

Performance of the services can also be enhanced by carrying out the encryption tasks within the gateway rather than in the service units.

- 5 In addition, the service company can establish a relationship with the user by providing the user with the card and, possibly, also with the card reader.

It will be apparent that the card 28 and card reader 26 could be configured to communicate with a plurality of separate gateways 12.

CLAIMS

1. A security system for communicating with a remote service over a public network
5 including a user card or other memory device, a user located card or memory device
reader, a user located public network communication device and a processor unit located
remotely from the user located public network communication device, wherein the user
card includes user details and the user located public network communication device is
operable to transmit the user details to the processor unit.
- 10 2. A security system according to claim 1, wherein the processor unit is operable to
carry out encryption between itself and the user.
3. A security system according to claim 1 or 2, wherein the card has stored thereon
15 user information and, preferably, encryption data.
4. A security system according to claim 3, wherein the card is a smart card, a
magnetic card or any other suitable device.
- 20 5. A security system according to any preceding claim, wherein the card reader is
operable to activate communication with the remote processor means upon insertion of a
card thereinto.
6. A security system according to any preceding claim, wherein the processor unit is
25 operable to encrypt substantially all communications between the user and itself.
7. A security system according to any preceding claim, wherein the processor unit is
operable to determine which of a plurality of services a user is authenticated onto the
desired service.

8. A security system substantially as hereinbefore described with reference to and as illustrated in the accompanying drawings.



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Claims searched: All

Examiner: Michael Logan
Date of search: 20 January 2000

Patents Act 1977
Search Report under Section 17

Databases searched:

UK Patent Office collections, including GB, EP, WO & US patent specifications, in:
UK Cl (Ed.R): G4V (VAK); H4P (PDCSA)
Int Cl (Ed.7): G06F 17/60; G07F 7/10
Other: Online: WPI, EPODOC, JAPIO

Documents considered to be relevant:

| Category | Identity of document and relevant passage | Relevant to claims |
|----------|---|--------------------|
| X | EP 0813175 A2 (NCR INTERNATIONAL) whole document relevant | 1-6 |
| X | WO 98/32260 A1 (COMMONWEALTH BANK OF AUSTRALIA) see page 2 and fig 1 | 1-6 |
| X | WO 97/50207 A1 (TELIA AB) see page 9, lines 1-24 | 1-6 |
| X | WO 97/29416 A2 (INTEGRATED TECHNOLOGIES OF AMERICA) see especially page 7, line 5 - page 8, line 16 | 1-7 |
| X | US 5809143 (HUGHES) see for example column 10, lines 35-43 | 1-6 |

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